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PATENT APPLICATION  
ATTORNEY DOCKET NO. DYOUP0185US

IN THE  
UNITED STATES PATENT & TRADEMARK OFFICE

Applicant: BILLINGSLEY, RICHARD

Application No. 09/269,618

Examiner: James A. Reagan

Filed: 07/21/1999

Group No. 3621

Title: IMPROVEMENTS RELATING TO  
ELECTRONIC TRANSACTIONS

Confirmation No. 1326

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Damon K. I. Kali

AFTER FINAL COMMUNICATION

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This Amendment is in response to the Office Action dated September 25, 2006, for which  
a response is due on December 25, 2006.

Please amend the above-identified patent application as follows:

Remarks/Arguments begin on page 2 of this paper.